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OCT 15 2008

Date: 10/15/08

To: Examiner Yehdega Retta
Art Unit 3622

From: Michael Rossides

Re: Application 10/042,975

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Request & agenda for phone interview

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Michael T. Rossides
11167 E. Mirasol Circle, Scottsdale, AZ 85255
480-515-3630 (H), 602-295-4967 (C), mtrossides@cox.net

10/15/2008

Re: Application 10/042,975
Examiner: Yehdega Retta
Applicant: Michael T. Rossides
Art Unit: 3622

REQUEST and PROPOSED AGENDA for PHONE INTERVIEW

Dear Examiner Retta:

Thank you for your efforts put forth in your Office Action of 06/09/2008 regarding application 10/042,975.

I would like to request an interview by phone.

As an agenda for the interview, I would like to focus on two areas.

One, I'd like to suggest language that can potentially overcome the lack of clarity you pointed out in claim 9 (see paragraphs 2 & 3 of your Office Action). I'd like to get your views. It should be possible to make this part of the claim sufficiently definite.

Two, I'd like to suggest language that can potentially overcome the lack of clarity that you pointed out regarding the payer and the conditions of payment in claim 9 (see the last paragraph of page 7 and the first paragraph of page 8 in your Office Action). Upon reflection, spurred by your analysis, I feel the language needs improving.

In our previous interview, in the preceding examination process, you had indicated that novelty could potentially exist if the claim provided a more exact definition of how the payment process differed from conventional coupon, rebate, and reward processes, such as those in the prior art you cited.

Accordingly, I would like your views on the amendments I'm considering making to distinguish the claimed invention from the prior art.

I will call you to ask what time/date might be convenient for an interview.

Respectfully submitted,



Michael T. Rossides

602-295-4967